

# Business Funding Program Chart

A chart covering every Jumpstart Finance product.

Loan Use	Franchise Start-up or Business Acquisition Funding						Established Business Funding	
Product Name	Unsecured Loan	SBA Loan	HELOC & Collateralized Loans	ROBS (Retirement Funds)	Jumpstart Loan	Collateralized Jumpstart Loan	Term Loan	Line of Credit
Loan Type	Personal and Business	Business	Personal	Business	Business	Business	Business	Business
Amounts	\$50,000 to \$500,000	\$150,000 to \$5,000,000	Up to \$400,000 Up to 85% LTV ratio	Minimum \$50,000	\$50,000 to \$250,000	\$250,000 to \$1,000,000	\$15,000 to \$250,000	\$20,000 to \$150,000
Funding Times	1 to 3 weeks	1 to 6 months	1 to 3 weeks	3 to 6 weeks	1 to 3 weeks	1 to 3 weeks	1 to 3 weeks	1 to 3 weeks
Terms	5 to 12 years	10 years	5 to 30 years	—	7 to 10 years	7 to 10 years	12 to 48 months	12 to 24 months
Cash Injection	None required	10–30% of loan amount	None required	—	None required	None required	None required	None required
Collateral	None required	Required for loans above \$500,000	House	—	None required. UCC-1 filing on business	Personal or business collateral required. UCC-1 filing on business	UCC-1 filing on business	UCC-1 filing on business
Program Requirements	\$40,000+ annual income 690+ credit score US Citizenship or Green Card	Outside income min. 50% of living expenses 680+ credit score US Citizenship or Green Card Documentation incl. financial statements, projections, etc.	640+ credit score Qualified income Qualified state and property No appraisal required	Retirement funds must <u>not</u> be tied to your current employer Certain funds have specific additional criteria	\$100,000+ annual household income 750+ credit score Real estate ownership Min. 2x loan amount net worth	\$50,000+ annual household income 700+ credit score Real estate ownership \$500,000+ net worth	\$100,000+ annual revenue 660+ credit score 1 year in business 1% minimum ownership MCA: No more than 1 active position	\$100,000+ annual revenue 660+ credit score 1 year in business 1% minimum ownership MCA: No more than 1 active position
Regulations	None	Use of funds for business purposes only	None	Use of funds for business purposes only	Use of funds for business purposes only	Use of funds for business purposes only	Use of funds for business purposes only	Use of funds for business purposes only
Prepayments	No penalties	Penalties may apply	No penalties	—	Negotiable terms	Negotiable terms	Negotiable terms	Negotiable terms
Interest Rates	Fixed 10 to 17%	Variable 9.75 to 15%	Fixed 6.55 to 15.95%	—	Fixed 11.99 to 18.99%	Variable 11.99 to 18.99%	Fixed 14.99 to 32.99%	1.40 to 2.30% on a fee basis

